

By now, most of us know how convoluted the Medicare Part D drug program is and each of us who is eligible needs to know first, whether or not there is need to join a plan and, secondly, how to choose a plan if necessary. It gets progressively harder to make a thoughtful and logical decision the closer it gets to the May 15 deadline. Therefore, it is better to start learning how to navigate the system before the panic and fear sets in. You cannot afford to wait until the last minute because even after being exposed to the various plans, which is what the **Senior to Senior Advocacy** volunteers can do for you, there is still work to be done to personalize the right plan for yourself. You must speak directly to the prospective insurance companies to ask pertinent questions, ask for their formularies, and also check to see how available they are if you have a problem after you sign up.

Some seniors are allowing themselves to get caught up in the panic and are therefore willing to surrender their power to anyone who will make this decision for them. Scammers are waiting to do just that. They will smile while picking your pocket and invading your life. Don't allow this to happen.

- It is illegal for anyone to visit your home uninvited to "discuss" Medicare Part D.
- It is illegal for anyone to call your phone number if you have registered it under *Do Not Call*.
- Should anyone call you uninvited, ask who they are and take notes.
- Do not give any personal information such as social security number, Medicare number, bank account number or credit card number. A Medicare-approved insurance company would not ask you this information over the phone.
- No one can enroll you over the phone unless you initiated the call.
- There is no fee for enrollment and signing up is not required by law.
- You may be penalized by signing up late, but you will never be arrested for doing so.

If you feel you have been contacted by a scammer, call Medicare, the state Attorney General and/or Consumer Affairs. If you have any questions, call the **Senior to Senior Advocacy Team** at 770-528-1446. The office is open on Wednesdays and Fridays from 10 AM to 1 PM, but you can also call any other time to leave a voice message which will be returned when a volunteer is in the office. You may make an appointment to have an advocate run the Medicare Plan D program for you at this number.